

Information to identify the case:		
Debtor 1:	John Edward Roux	Social Security number or ITIN: xxx-xx-6420
	First Name Middle Name Last Name	EIN: --
Debtor 2:	Beth Ann Roux	Social Security number or ITIN: xxx-xx-3821
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 5/9/24
Case number:	24-21133-CMB	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Edward Roux	Beth Ann Roux
2. All other names used in the last 8 years		
3. Address	117 Pleasant Avenue McMurray, PA 15317	117 Pleasant Avenue McMurray, PA 15317
4. Debtor's attorney Name and address	David A. Rice Rice & Associates Law Firm 15 West Beau Street Washington, PA 15301	Contact phone 724-225-7270 Email: ricelaw1@verizon.net
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 5/13/24

For more information, see page 2

Case number **24-21133-CMB**

Zoom video meeting. Go to [Zoom.us/join](https://zoom.us/join), Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861 For additional information, go to: <https://www.justice.gov/ust/moc>

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 11/4/24

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
John Edward Roux
Beth Ann Roux
Debtors

Case No. 24-21133-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 13, 2024

User: auto
Form ID: 309iPGH

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ John Edward Roux, Beth Ann Roux, 117 Pleasant Avenue, McMurray, PA 15317-2935
aty	+ Scott R. Lowden, Scott R. Lowden, Esq, 100 Heathmore Avenue, Pittsburgh, PA 15227-3226
15715791	+ Belfore Restoration, 1100 Cuddy Lane, Cuddy, PA 15031-9714
15715795	+ Citicorp/Trac, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15715797	Clearview Federal Cu, 1453 Beers School, Coraopolis, PA 15108
15715804	+ Motive Credit Card, 55 Hawthorne Street, Suite 400, San Francisco, CA 94105-3910
15715805	+ Motive Eld Account, 55 Hawthorne Street, Suite 400, San Francisco, CA 94105-3910
15715807	+ Portfolio Recovery / Synchrony, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502-4952
15715810	+ U S Dept Of Ed, 181 Montour Run Road, Coraopolis, PA 15108-9408
15715811	+ Unites States Attorneys Office, Western District of PA, Joseph F Weiss, Jr., US Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ricelaw1@verizon.net	May 13 2024 23:32:00	David A. Rice, Rice & Associates Law Firm, 15 West Beau Street, Washington, PA 15301
tr	+ Email/Text: bnc@chapter13trusteedpa.com	May 13 2024 23:32:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.pi.ecf@usdoj.gov	May 13 2024 23:33:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ EDI: AISACG.COM	May 14 2024 03:27:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15715789	+ EDI: GMACFS.COM	May 14 2024 03:27:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15715790	+ Email/PDF: bncnotices@becket-lee.com	May 13 2024 23:52:08	Amex, Correspondence/Bankruptcy, Po Box

District/off: 0315-2

User: auto

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		981540, El Paso, TX 79998-1540
15715792	+ EDI: CAPITALONE.COM	May 14 2024 03:27:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15715794	+ Email/Text: bknotice@raslavr.com	May 13 2024 23:32:00 Citibank NA, c/o Sean Stevens, Esq., 425 Commerce Dr., Suite 150, Fort Washington, PA 19034-2727
15715796	+ Email/Text: bankruptcy@clearviewfcu.org	May 13 2024 23:33:00 Clearview FCU, Attn: Bankruptcy, 8805 University Blvd, Moon Twp, PA 15108-4212
15715798	+ EDI: CITICORP	May 14 2024 03:27:00 Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
15715801	EDI: CITICORP	May 14 2024 03:27:00 Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
15715799	+ EDI: DISCOVER	May 14 2024 03:27:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15715793	EDI: JPMORGANCHASE	May 14 2024 03:27:00 Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15715800	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 13 2024 23:32:00 Loancare Llc, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15715802	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 13 2024 23:51:47 Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15715803	+ Email/Text: bankruptcydpt@mcmcg.com	May 13 2024 23:33:00 Midland Credit Mgmt / Synchrony, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15715806	Email/Text: Bankruptcy.Notices@pnc.com	May 13 2024 23:32:00 PNC Financial, Attn: Bankruptcy, 300fifth Ave, Pittsburgh, PA 15222
15715808	+ Email/Text: enotifications@santanderconsumerusa.com	May 13 2024 23:33:00 Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211
15715809	+ EDI: SYNC	May 14 2024 03:27:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15715812	+ Email/Text: edbknoces@ecmc.org	May 13 2024 23:32:00 US Dept of Education, c/o Secretary Miguel Cardona, 400 Mary Avenue SW, Washington, DC 20202-0001
15715811	+ Email/Text: jill.locnikar@usdoj.gov	May 13 2024 23:32:00 Unites States Attorneys Office, Western District of PA, Joseph F Weiss, Jr., US Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Date Rcvd: May 13, 2024

Form ID: 309iPGH

Total Noticed: 32

Date: May 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor John Edward Roux ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Beth Ann Roux ricelaw1@verizon.net lowdenscott@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor John Edward Roux lowdenscott@gmail.com
Scott R. Lowden	on behalf of Joint Debtor Beth Ann Roux lowdenscott@gmail.com

TOTAL: 6